

Information to identify the case:Debtor 1 Elaine Christine Brown–Sherrer

First Name Middle Name Last Name

Social Security number or ITIN xxx–xx–8498

EIN -- --

Debtor 2 Lydell Byron Sherrer

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx–xx–7875

EIN -- --

United States Bankruptcy Court District of New Jersey

Case number: 16–10232–MBK

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elaine Christine Brown–Sherrer

Lydell Byron Sherrer

6/4/21**By the court:** Michael B. Kaplan
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Elaine Christine Brown-Sherrer
Lydell Byron Sherrer
Debtors

Case No. 16-10232-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 04, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Elaine Christine Brown-Sherrer, Lydell Byron Sherrer, 15 Brookside Road, Neptune, NJ 07753-3565
cr	c/o Loren L. Speziale Santander Bank, NA, Gross McGinley, LLP, 33 South Seventh Street, PO Box 4060, Allentown, PA 18105-4060
515934338	+ Caliber Home Loans, P.O. Box 24610, Oklahoma City, OK 73124-0610
517982524	Legacy Mortgage Asset Trust 2018-RPL4, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
517982525	+ Legacy Mortgage Asset Trust 2018-RPL4, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, Legacy Mortgage Asset Trust 2018-RPL4 c/o Rushmore Loan Management Services 92619-2708
515934343	+ Santander Bank, P.O. Box 16255, Reading, PA 19612-6255
516036531	+ Santander Bank, N.A., 601 Penn St. 10-6438-FB7, Reading, PA 19601-3563
516032275	Santander Bank, N.A., c/o Loren L. Speziale, Esquire, Gross, McGinley, LLP, 33 South 7th Street, PO Box 4060 Allentown, Pennsylvania 18105-4060
515934344	+ Sprint Attn: Bankruptcy, P.O. Box 7949, Overland Park, KS 66207-0949

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 04 2021 21:15:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 04 2021 21:15:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516108661	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jun 04 2021 21:17:00	Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
515934340	+ EDI: CITICORP.COM	Jun 05 2021 00:23:00	Citi Cards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
515934342	EDI: CITICORP.COM	Jun 05 2021 00:23:00	Macys, P.O. Box 8218, Mason, OH 45040
516143827	EDI: Q3G.COM	Jun 05 2021 00:23:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519054568	+ EDI: IRS.COM	Jun 05 2021 00:23:00	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
515934339	EDI: JPMORGANCHASE	Jun 05 2021 00:23:00	Chase Bank USA, P.O. Box 15298, Wilmington, DE 19850
516041180	EDI: RMSC.COM	Jun 05 2021 00:23:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516238618	EDI: ECMC.COM	Jun 05 2021 00:23:00	US Department of Education, P O Box 16448, Saint Paul MN 55116-0448

TOTAL: 10

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
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Denise E. Carlon	on behalf of Creditor Legacy Mortgage Asset Trust 2018-RPL4 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
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George E Veitengruber, III	on behalf of Joint Debtor Lydell Byron Sherrer bankruptcy@veitengruberlaw.com knapolitano15@gmail.com
Loren L. Speziale	on behalf of Creditor c/o Loren L Speziale Santander Bank NA lspeziale@grossmcginley.com, jkacsur@grossmcginley.com;ehutchinson@grossmcginley.com
Patrick O. Lacsina	on behalf of Creditor U.S. Bank Trust N.A., as Trustee for LSF8 Master Participation Trust , PATRICK.LACSINA@GMAIL.COM
Rebecca Ann Solarz	on behalf of Creditor MTGLQ Investors LP rsolarz@kmlawgroup.com
Sindi Mncina	on behalf of Creditor Legacy Mortgage Asset Trust 2018-RPL4 smncina@raslg.com